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Date: November 1, 2005By: Lebara A. Mire**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****PATENT**

Applicants:	Cohagen, et al.	Docket No.:	60655.8000
Serial No.:	10/708,580	Examiner:	Ahshik Kim
Filed:	March 12, 2004	Group Art Unit:	2876
Title:	GEOGRAPHIC AREA MULTIPLE SERVICE CARD SYSTEM	Confirmation No.:	2579

**AMENDMENT AND REPLY**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action mailed on October 4, 2005, of which this Reply is filed within two months, please consider the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.

AXP No. 200501589  
1743300.3

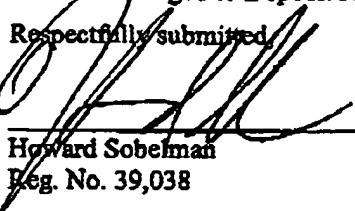
PAGE 2/13 \* RCV'D AT 11/1/2005 11:18:47 AM [Eastern Standard Time] \* SVR:USPTO-EXRF-6/24 \* OVIS:2738300 \* CSID:602 382 6070 \* DURATION (mm:ss):03:40

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Docket No.: 60655.8000

convenience, if that would help further prosecution of the subject application. Applicants authorize and respectfully request that any fees due be charged to Deposit Account No. 19-2814.

Respectfully submitted,

Dated: November 1, 2005

  
Howard Sobelman  
Reg. No. 39,038

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